

The Truth About "The Grizzly Bear" in This Issue

VOL LXXI. No. 1822.

PUCK BUILDING, New York, January 31st, 1912.
Copyright, 1912, by Keppler & Schwarzman. Entered at N. Y. P. O. as Second-class Mail Matter.

PRICE TEN CENTS.

Puck



"WHY YOU NO CUTTEE OFF YOUR QUEUE?"



Published by
KEPPLER & SCHWARZMANN,
J. KEPPLER, Pres., A. SCHWARZMANN, Vice-Pres.
E. A. CARTER, Sec. and Treas.
495-509 Lafayette Street, New York.

PUCK
No. 1822. WEDNESDAY, JANUARY 31, 1912.
A. H. FOLWELL, Editor.

Issued every Wednesday, - \$5.00 per year.
\$2.50 for six months. \$1.25 for three months.
Payable in advance.

Cartoons and Comments

THE GREATEST ? OF THEM ALL.

IT is not so much what is said that counts in this world, but who says it. For instance, persons innumerable have called attention to the "Money Trust" and to the dangers outgrowing from concentrated capital and the control of credit; but when an acknowledged insider like SAMUEL UNTERMEYER gets out on the firing-line, what he says has force back of it. His words have "the punch" of experience. Briefly, Mr. UNTERMEYER maintains that less than twelve men control 75 per cent. of all the money in the United States; that the control is "absolute and despotic;" that no corporation can be financed or its securities underwritten without the consent of these twelve; that simply by shutting off its borrowing capacity any existent corporation may be driven to the wall; and that all this power is exercised absolutely within the law. This last-mentioned phase of the situation is the most significant. Here is a case where nobody can be "sent to jail" as an example, because no crime has been committed. Everything is perfectly legal; yet, compared with the perfectly legal concentration of money control in the hands of a few, the violations of law which the Federal Government is trying to punish are puny in their unimportance. We are told that concentration and combination are the tendencies of the times. If this be true, the concentration and combination of bank deposits is inevitable; as Mr. UNTERMEYER states, the process of absorption will go on until a small group, much less than twelve men, wholly dominates the financial situation of this country of ninety millions. Compared with such an issue, what is the Tariff? What is the Sherman Law? What is any one of the "burning issues" over which men argue and grow excited? This one overshadows,

encompasses, includes them all. And, whether you like it or not, it is going on, steadily on; the group in control is growing smaller and smaller and its power greater and more certain. And all is perfectly legal, "the tendency of the times." ? ? ? ? ?

BY NO stretch of the imagination can we figure that WOODROW WILSON would be acceptable to Wall Street as a Presidential candidate, but we do think it a possibility, almost a probability, that Wall



THE REPUBLICAN SIDNEY CARTON.

"It is a far, far better thing that I do now than I have ever done; it is a far, far better rest that I go to now than I have ever known."

Street is spreading and encouraging the idea among Western Democrats that WILSON is its favorite son. Having no use for WILSON themselves, the leading Democratic reactionaries could put a spoke in the Governor's wheel in no way more artistically effective than by letting loose the rumor that they favored him heart and soul.—From PUCK, May 24, 1911.

We feel privileged to assume from recent events that Governor WILSON was very much of the same opinion.

NOT IN years have any forms of dancing enjoyed, or suffered, the publicity now accorded "The Turkey Trot" and "The Grizzly Bear." They are not new dances, but they are new to what calls itself polite society, and their widespread popularity, despite efforts to discourage them, shows how far, how very far, we have progressed since the days when the waltz was new. Then a dance was considered highly indelicate in which a man deliberately encircled a woman's waist with his arm and held her close. What would the critics of the waltz say if they could drop in where a party of present day "young people" are turkey-trotting or grizzling-bearing? Verily, putting your arm around your partner's waist is no fun at all any more; it is almost puritanical.

IT is unlikely that anybody begrudges a dying prisoner, whether he be rich or poor, his freedom. There is a tendency, however, among certain good people, to cry on slight provocation that this man or that man, snugly jailed for crimes of the respectable variety, "has been punished enough." It is surprising how little punishment is sometimes "enough" when the proposed beneficiary of clemency is a star prisoner of the MORSE or WALSH type. If such prisoners are as sensitive to mental torture as some people seem to think, it is a wonder they don't feel at least a pin-prick of conscience before a jail opens for them.

"Buntie Pulls the Strings."



No need to sing the praises of *Buntie Biggar* and her very entertaining associates at this late day. As everybody knows, "Buntie Pulls the Strings" is one of the few big successes of a none-too-prosperous season. Graham Moffat has shown us some bully good character-drawing in "Buntie." *Susie Simpson* and *Buntie* herself bring to mind some of the late Clyde Fitch's character studies. Altogether, Mr. Moffat's little play is a gem of its kind. It will give you a peep into Scotch middle-class life that is as entertaining as

anything between the covers of an Arnold Bennett story. The cast is excellent. As a character-study pure and simple Jean Cadell's *Susie Simpson* is the best thing in the show. I have never seen anything so un-stagey. Molly Pearson, Sanderson Moffat, Edmond Beresford, Campbell Gullan, and Margaret Nyblom do clever work. I should like to see *Buntie* managing her domestic affairs in a modern New York apartment. Would n't she make the proud elevator-boys and the janitor stand around!

W. E. Hill.

FORCE OF HABIT.



HE old gentleman entered the quick-lunch restaurant, hung up his hat and coat, polished his spectacles, looked at the bill-of-fare. He was not in the habit of eating in lunch-rooms, but had a hankering for a cup of cocoa "such as Maria used to make."

The waitress appeared, stood at attention. The old gent looked up at her and said: "Now, Miss, I would like a nice, steaming cup of rich, old-fashioned cocoa—none of this here thin stuff that you folks call chocolate—but a good, strong cup of rich, thick, old-fashioned cocoa. You understand just what I want, Miss, don't you?"

The girl was listening patiently; fixing her back hair and adjusting her belt; giving little loving pats to her widespread apron-strings, — and, withal, listening impatiently.

"I don't care what brand you use," continued the fussy old gentleman, "but I want plenty of cocoa put in to make it strong, and it must be hot, and made with rich cream,—not water, you understand,—but cream. I don't care if it costs me fifteen cents a cup. I want it right! Do you understand, Miss? What I want is a good, strong, rich, old-fashioned cup of cocoa. That's the principal reason I came

in. I'm not particularly hungry, but just got a sort of longing, you know, for a good—"

"What are you going to have to eat, sir?" asked the waitress, playing with a new brooch in front of her collar.

"Why—why—a piece—a piece of punkin pie, I guess," answered the old gentleman nervously.

The waitress tripped down the aisle in the direction of the kitchen.

The old gentleman took a napkin from the stack in the centre of the table, and carefully



"Do you understand me, Miss?"

polished the space in front of him. Tossing this to one side, he took another one and draped it around his collar, bibwise. He then adjusted his glasses, drew from his inside pocket a scientific magazine, and turning to an article on "Preoccupation," commenced to read.

The waitress returned with a glass of water, a knife and fork, which she placed on the table, then was off.

The old gentleman took a napkin from the pile and polished up his knife and fork, placed them carefully in parallel positions just where he wanted them in front of him. He then manipulated the salt, pepper, catsup, and vinegar receptacles as if they were chess-men, finally getting them in just the position he desired.

The waitress returned, bearing a lone plate, upon which reposed a portion of punkin pie. Setting this down with a flourish in front of the old gentleman, she softly lisped:

"Tea or coffee, sir?" Clive Newcome Hartt.

DELICATE.

ONE of the animals came up to be named.

"Er—tiger!" announced Adam.

"Princeton, Tammany, or Detroit?" clamored the reporters, who were of course present.

Whereupon the first father perceived that he had a task of delicacy cut out for him.

If the ostrich knew how much his feathers were worth he would be prouder than the peacock.

PUCK



MENTAL DISCRETION.

THE NICE BOY.—H-have you forgotten that cent you borrowed of me?
 THE HARD CASE.—Yes! Hev n't you?
 THE NICE BOY.—Y-yes! Now that you r-remind me of it!

HIS DEBONAIR WAY.

"T'SPOSE," remarked the landlord of the tavern, "that Dave Splann is what you'd call a man-about-town? He once short-changed a circus ticket-seller; and another time he took out to supper two soubrettes that had been doing refined song and dance, interspersed with tumbling, at Hefty Mitchell's Oh-You-Kid moving-picture theatre; and threw an oyster-stew right into an electric fan, just to show that he did n't care for expense. Aw, Dave's a reg'lar rounder, if there ever was one!"

A REGULAR SOLOMON.

OLD GENTLEMAN.—Which one of my daughters do you wish to marry?
 YOUNG MAN.—Oh, just let them fight it out among themselves, sir, and I'll take the one that puts up the poorest fight.

WRESTLING, OLD AND NEW.

GIOVANNI RAICEVICH is the champion heavy-weight wrestler of Italy. You don't care? Well, there are others who, like you, do not intend to let this announcement keep them away from their regular activities. Still, championship hath its charms. Perhaps it is good that a man may excel, even if it has to be in professional wrestling. In many a worthy town and village they point with some satisfaction to the champion doughnut-eater, or the man who smashed all records in the consumption of squash pie.

But lo! How has wrestling fallen since the days of its prime! It was called "wrassling" then, and it WAS real sport. There were no paid admissions; no hot-frankfurter privileges, no promoters. A man did not have to have a bull neck and a bullet head, or to be so monstrously fat that his skin would fold like that of the hippopotamus. No; all that was required was a little patch of soft ground in the rear of somebody's house or store, and a dozen husky youths, confident of their ability, barring accident, to "throw" anybody their size. There were no "classes." A boy was n't a heavy-weight, or a welter-weight, or a light-weight. He was a "size." Either he was your size, or he was n't. If he was, he was willing to wrassle. If you were obviously three sizes too big for him he would console himself with the observation that his brother could lick you.

There were no written rules. You could n't kick and you could n't bite. You should n't put your elbow in your opponent's eye. If you persisted in this, some person or persons unknown would deftly place a kick upon that part of your person most inviting to the boot of fair play. And no pulling hair. With these simple injunctions in mind, you wound your arms around the other fellow, pushed, pulled, jerked, jammed, puffed, and sweated, until somebody's shoulders were squarely on the ground. Then the verdict was announced: "He throwed him fair and square." This was wrassling. Wrestling, as performed on the professional mat by Giovanni Raicevich and other piano-lifters, does n't look so good.



ACCORDING TO PRECEDENT.

STAGE-MANAGER.—Hello there, Mabel! How goes it?
 MABEL MONTAGUE.—Oh, fierce! If I don't land a chorus job pretty soon, I'll have to shoot up a millionaire an' go into vaudiville!



INTERRUPTED CONVERSATIONS.—I.

"That oldest Bilyuns girl is going to be married soon."
 "You don't say so!"
 "Yes—her Sunday-school class is getting up an automobile shower for her."

A WINTRY DAY.

RAIN,
 Some sleet;
 All slush
 The street—
 A cruel wind doth blow.
 A frost,
 A thaw;
 An hour
 Quite raw,
 And then a foot of snow.
 More sleet,
 More blow;
 Then ten
 Below—
 At noon it is quite fair.
 A frost,
 A rain;
 Sun shines
 Again—
 A blizzard fills the air.
 D. C. Shafer.

USING THEM.

FOREMAN.—This line is hope-
 lessly pied.
 EDITOR.—Very well. Pub-
 lish it as a "Sparkling Epigram
 from the Latest Broadway
 Success," and run it next to
 editorial.

HE EXPLAINS.

MRS. HENPECKE.—John,
 why are you reading the
 marriage notices?

MR. HENPECKE.—I just want to
 see if there isn't somebody married
 I don't like.

YOU NEVER CAN TELL.

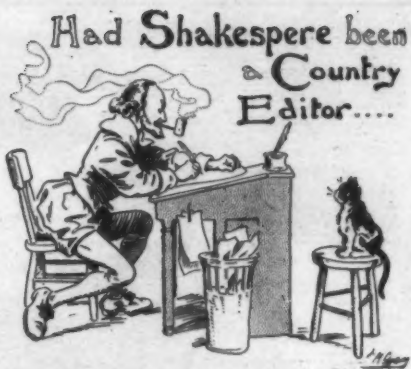
DOLLY.—She married a very old man,
 did n't she? I understood he had one
 foot in the grave.

POLLY.—That's what she thought, too; but
 he still continues to buy his shoes by the pair.



A GOLDEN OPPORTUNITY.

MR. JAGGS.—Offshur, come quick! We'll be rich for life. Just
 struck oil gusher, good for thousand barrels an hour!



VERONA VOICINGS.

MISS JULIET CAPULET will celebrate her
 fourteenth birthday on Lammas Eve.
 Pretty big girl to have a nurse, your correspon-
 dent thinks.

Rev. Mr. Lawrence preached at the meeting-
 house last Sunday, his subject being, "Love
 thy neighbor."

Mr. Romeo Montague and Miss Juliet
 Capulet are keeping steady company now.
 Looks like Paris was cut out. How about it,
 Rosaline?

Mr. Capulet's hired man, Peter, expects to
 finish his fencing this week.

Too much skylarking on the streets. Some-
 body will get hurt next. This means you, Mer-
 cutio. A word to the wise, etc.

Your correspondent attended a surprise-party
 tendered to Mr. and Mrs. Capulet Saturday
 eve. Among the other merry revelers were Mr.
 Anselme and sister, Mrs. Vitruvio, Mr. Pla-
 centio and nieces, Mr. Mercutio and his brother
 Valentine, Mr. Valentino and his cousin Tybalt,
 Miss Lucio, and Miss Helena. The table
 groaned under all the delicacies of ye season,
 and all agreed that an enjoyable time
 was had until ye wee sma' hours.

Fresh lot of ice-cream soda
 at the Apothecary's. All new
 flavors. Sam. S. Stinson.

CORRECTED.

UNCLE EZRA.—My brother
 John, you know, was a
 brave fighter in the war. He
 died with his boots on.

UNCLE EBEN (*interrupting*).
 —Ezry, Ezry, you're wrong ez
 usual, by heck! Them was
 my boots he died in.

TWO FACTORS.

WILLIS.—I've got to cut
 out this high life while
 my wife is away.

GILLIS.—What's the trou-
 ble now?

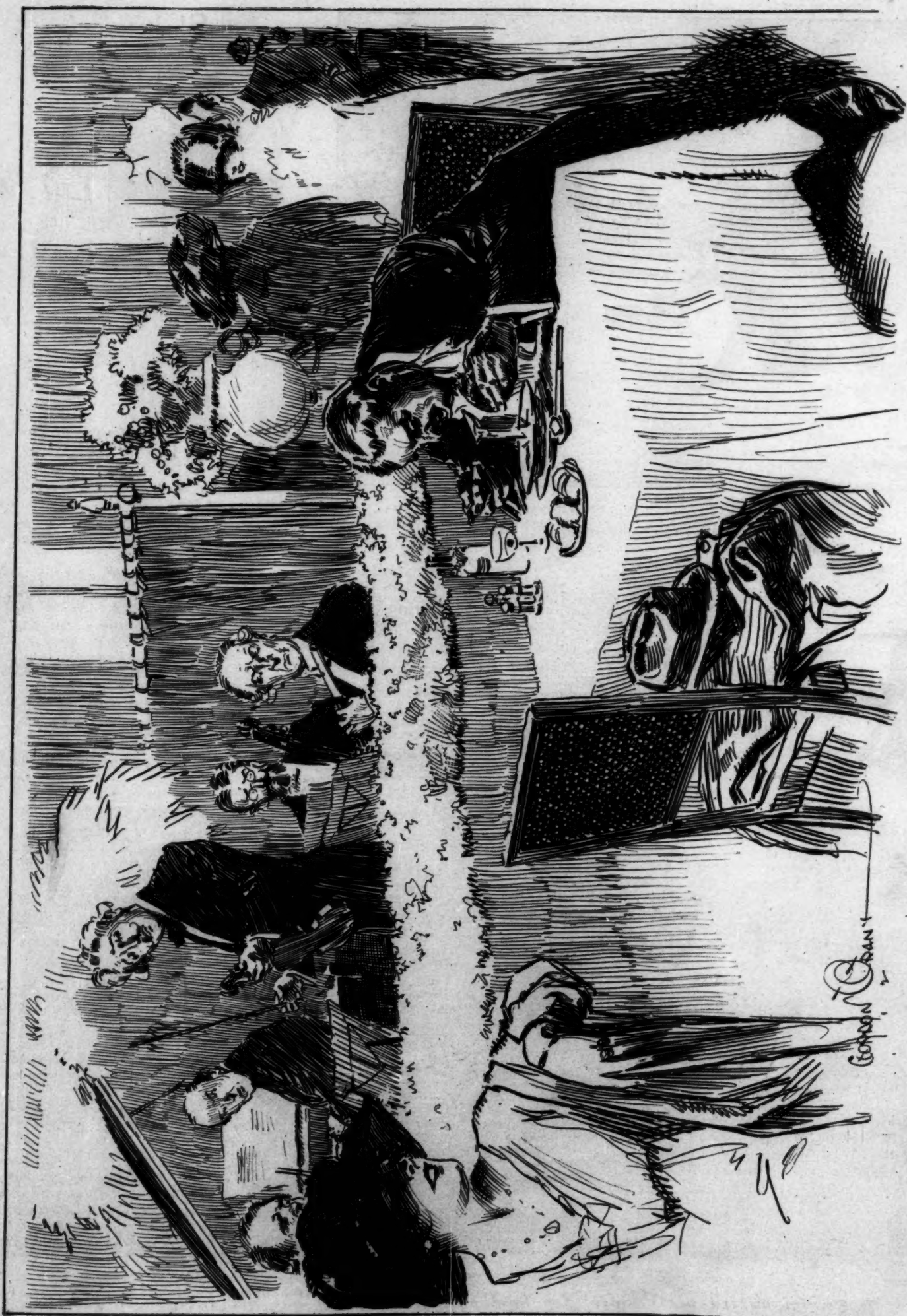
WILLIS.—The pace and the
 neighbors are beginning to tell.

LIQUIDATED.

TATTERDON TORN.—Wot
 would you do if you had
 a million dollars?

THIRSTY THEODORE.—De
 foist t'ing I'd do would be to invest
 all but \$999,999.95 in a glass o'
 beer.

Maxim missed his chance for immortality when he put his silencer on guns
 instead of on soup-spoons.



EATING TO BEAT THE BAND.



THE real thing in Wall Street these days is the currency reformer. He looks as if a little reform of his own currency system would n't do him any harm, but he talks in big figures. He has two fixed ideas. One of them is that the present banking and currency system is no good. The other is that his own pet plan is the only solution of the difficulty. A central bank?—"our republican form of government does n't allow it." The Aldrich plan?—"a base attempt to strengthen Wall Street's grip on the country's finances." Try him. He has a pat answer for anything.

But don't get him started on his own little scheme—unless you're willing to give up the rest of the day to hearing about ratios between gold and silver spun out to the eighth decimal, and minute descriptions of the currency systems of Bulgaria and Natal as compared with those of Montenegro and Afghanistan. It's bad going when you fall into the clutches of the real currency reformer.

THE entrance to Wall Street is up by Trinity Church. Down at the other end a novelty shop is coining money selling a new kind of collar that does n't need a shirt to attach it to.

AROUND the first of the year the Voice of Optimism is heard in the land. The newspapers, bursting with reiterated opinion that all's well with the world, blossom out into Annual Financial Numbers packed from cover to cover with cheerful information as to how good things are and as to how much better they're going to be. You read them and a feeling of deep peace comes into your heart. Very probably you call up your broker and tell him to buy something. The advertiser has not spent his good money in vain.

Next year it will be the same thing, and it will be the same thing the year after that. Who ever heard of a gloomy "Review and Forecast"? A few stray bits of crape around the Review part of it, perhaps, but nothing like that with regard to the Forecast. That would be un-American. "Every year is a fresh beginning, every year is a world made new." "To-day may be sad, but to-morrow will smile." That's the stuff. What's the odds if things have n't been just as we wanted them? They'll be all right from now on. Don't you believe it?

A voice, sweet but sad, responds: "Perhaps."

Who said that? Who dares crab the joyous strain? You? Oh, well, you're to be excused. You've been reading over the last three or four Annual Financial Supplements.

THE man who does n't know that you can be a bull on the country and a bear on stocks ought n't to be allowed south of Fulton Street.

"It is reported," the man at the news-ticker reads out aloud, "that there is to be an invest—"

"Hooray!" cries the office-partner, "an investment at last! Somebody's going to invest some money. What in?"

"An investment!" scornfully replies the man at the ticker. "Who said anything about an investment? 'It is reported that there is to be an I-N-V-E-S-T-I-G-A-T-I-O-N of the Money Trust.' That's what it says. Another investigation. They've been investigating Sugar and Tobacco and Oil and Steel, and everything else you can think of. Now they're going to start in on money."

"I never knew there was a money trust," said the office-partner. "I arrange all the



THE MODERN POET.

SHE.—Is it true that poets sometimes starve in garrets?

THE LITERARY PERSON.—That depends on how much alimony they are paying!

loans for this house, and at times we borrow a lot of money, but I've never had the least trouble as long as I had the right kind of stuff in the box. On a \$50,000,000 bond-issue the banks work together—and it's perfectly natural that they should. But I don't see any 'trust' about that. I don't believe that one exists."

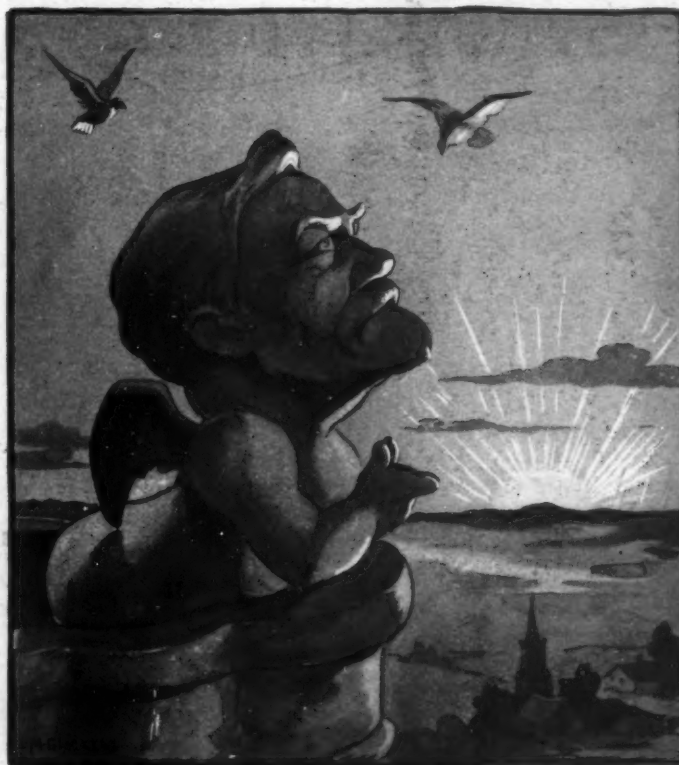
"What's that got to do with it?" replied the man at the ticker. "Can't you let them have just one more little investigation if they want it? There's so little else down there at Washington to get done. And think what fun it will be to read about it all in the papers."

Mutterings from the office-partner about "seeing things in the dark" and "tilting at windmills."

Franklin.

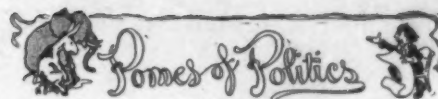
REDUCING EXPENSES.

YOUNG MAN.—May I have your daughter, sir?
OLD GENTLEMAN.—Yes, if you can support her. Remember that my auto goes with her.



PUCK'S GARGOYLES.

V.—SUITABLE FOR A PEACE PALACE OR AN ARMOR-PLATE PLANT.



BALLAD OF OYSTER BAY.

Oyster Bay, Oyster Bay,
You are coming back, they say;
Coming back upon the map,
Coming back again, ker-slap!
You're expected any day,
Oyster Bay.

When Teddy quit in 'ninety-nine,
Alas, how far you fell!
You hardly ever got a line;
The papers tolled your bell.
The house upon your Hill was shut,
Its Boss had sailed away;
And You, stuck fast in fortune's rut,
Became just

OYSTER BAY.

And all that year your type was small;
Fast faded you from view;
For months you made no noise at all;
Your loss was mourned by few.
And then, along in nineteen-ten,
Your Star returned one day!
And you—you gained a trifle then:
They set you

OYSTER BAY.

Since then, old pal, you've gained a lot;
You're gaining all the while;
That House upon your Hill is hot
With rumor by the mile.
Reporters, braving cold and snow,
Now amble out your way;
Their editors, "they want to know!"
You're almost

OYSTER BAY.

And 'when, ere quits this year of grace,
We see what we shall see,
Perhaps you'll land your former place
And full publicity.

He says—that man upon your Hill—
That he has naught to say;
But if he gets the chance he WILL—
Re-name you

OYSTER BAY.

Oyster Bay, Oyster Bay,
You are coming back, they say;
Coming back upon the map,
Coming back again, ker-slap!
You're expected any day,
Oyster Bay.

A. H. Folwell.

THE MOTÉ.

PUBLISHER.—Then you think the new contributor is a little bit crooked?

EDITOR.—Yes; the unpublished letter of Washington that he wrote for us this month looks suspiciously like the hitherto unknown speech of Lincoln that Scribbler wrote for *Bump's Magazine* last year.

ONE WAY.

CUSTOMER.—But your competitors, the Skinnem Mining Co., have offices twice as large as yours.

PROMOTER.—That only shows our superior business organization. We have concentrated our business twice as much as they have.



GORDON ROSS

THE DANCE OF D
Small Wonder There are Protests Against "The Grizzl



THE PUCK PRESS.

DANCE OF DEATH.

against "The Grizzly Bear" and "The Turkey Trot."



"GO HOME! DO YOU HEAR ME? GO HOME!"

SUNSET.

WELLOW headlines across the page,
Pictures, too,—they're a dreadful blow.
Gaudy "truck" of the current stage,
A paper like all of the rest we know;
Why, oh why, has it altered so
From its old-time brevity, wit, and cheer?
Why is the orb of day so low?
Where is *The Sun* of yester-year?

Where is the satire that roused to rage,
Or the genial humor's kindly flow?
Long lists of names our eyes engage
And lengthy stories that amble slow.
Dana would turn in his grave, I trow,
And Laffan rise in his anger sheer—
Anger shifting to bitter woe.
Where is *The Sun* of yester-year?

We looked to *The Sun* for counsel sage
(With some paprika to make it go),
For the fire of youth and the brains of age,
And the clean-cut news of the passing show.
We did n't mind that it stood for "dough,"
We loved its frown and we loved its sneer;
But they're only memories now, heigho!
Where is *The Sun* of yester-year?

ENVOY.

It's only a ghost of its former glow,
The shining orb that was once so dear;
Where, oh where, is last year's snow—
Where is *The Sun* of yester-year?

Berton Bracey.

A POLITICAL FABLE.

ONCE upon a time there was a large Wildcat which ensconced itself headforemost in a Hollow Log, but left a Portion of its Tail sticking out. Presently a certain Party seized hold of the aforesaid Tail and pulled relentlessly. The Wildcat began crying that under no circumstances would it come out of its Retirement, at the same Time ostensibly clinging with all its Claws to the Interior of the Log. But the Party continued to pull and the Claws continued to slip, and the Wildcat was in due season pulled out despite its heart-rending Screams, and nominated with a Whoop and elected with a Hurrah.

MORAL: From this we should Learn that when a Popular Idol really does not wish, for divers and sundry reasons, to come out into the open he pulls the Handle in after him.

SEVERE.

THE monks, for that in a moment of levity they had danced and sung sundry airs from the latest musical comedy, were being reproved by the superior of their order.

Monsignor was particularly severe that day.

"You have acted more like broilers than friars!" he declared. Which was in a way unjust, for the monks were much better actors than that.

SEVEN PER.

AN importing firm in New York recently advertised for a well-educated young man, college graduate, with good references, at a salary of seven dollars a week. It may be safely assumed that the advertiser's offices were besieged by college men anxious to connect with a firm which was willing to plunge in the labor market in so princely a fashion. But at least one college graduate was offended. He wrote: "Referring to the enclosed advertisement, if you want charity, apply to the United Charities, Twenty-second Street and Fourth Avenue; or put a hat out in front of your store."



Turning for a moment from the rapier-like quality of this irony, let us consider the justice of this matter. To the young man who thus flippantly replied as to the sinecure tendered in a moment of giddy extravagance, it seemed that a vicious attack had been made upon the virtue of collegiate culture. He could not see why a college man should not begin business life at least on an even footing with graduates from correspondence schools, working boys' homes, and the streets. It struck him that somebody was taking a mean advantage of the educational system by which so many students, in four years of dormitory tenure, are expertly unfitted for anything resembling useful occupation. Hence his impatient response.

And when you come to think of it, you feel a sort of sympathy with the disillusioned youth. He had been led to believe that four years spent within the classic confines of dear old Harvard; in attending lectures upon subjects just as closely allied to real life as a Trappist monastery; in watching fervently the progress of the "teams"; in booting the pigskin, mayhap, himself; and proficiency in many, many varieties of rah-rah, intensive ego-culture, and Thomas-rot—that these would warrant a little confidence in facing the big world, and wrestling (as the valedictorian so neatly said) its prizes on the march of progress. Well, he finds the march of progress considerably andante, and the prizes are mostly of the seven-dollar kind. O shattered fancy! O inspissated gloom!

BIRDS.

MAMMA.—Was n't it nice of the ravens to work for poor Elijah, Willie?
WILLIE.—Huh! Elijah's got nothing on pa. I heard him tell a fellow this morning about the bird he's got working down in the office.

AMAN who protests against losing a half hour's sleep with the baby would eagerly sit up all night with his wife before marriage.



SPEAKING OF THE STAR.

PEARLIE PEROXIDE (on the right).—Her name oughter be Matty; she thinks she's got such a swell assortment of coives!

Tastes change in many respects, as we grow older, but most of us steadily prefer the unattainable.

SIXTY-SEVENTH ANNUAL REPORT

NEW YORK LIFE

INSURANCE COMPANY

346 Broadway, New York

Balance Sheet, January 1, 1912

ASSETS		LIABILITIES	
Real Estate	\$ 10,616,711.90	Policy Reserve	\$566,919,308.00
Loans on Mortgages	116,298,323.50	Other Policy Liabilities	7,359,006.83
Loans on Policies	113,516,068.47	Premiums and Interest prepaid	3,385,535.50
Bonds (market value Dec. 31, 1911)	421,122,821.04	Commissions, Salaries, Taxes, etc.	1,287,423.53
Cash	7,284,253.12	Dividends payable in 1912	11,690,143.32
Premiums in course of collection	7,724,930.65	Reserve for Deferred Dividends	83,064,153.00
Interest and rents due and accrued	8,121,577.82	Reserves for other purposes	10,979,116.32
Total	\$684,684,686.50	Total	\$684,684,686.50

TO THE POLICY-HOLDERS:

Within the year just closed the Insurance Department of New York has examined the Company. The examination went much deeper than the mere question of solvency and a correct statement of assets and liabilities. It went to questions of economy, efficiency and especially to the attitude of the Executive Officers toward the rights of policy-holders, the laws of the State and the regulations of the Department.

It would not be possible for me by any use of statistical tables, ratios or comparisons, to present a statement so luminous and convincing as that made by Honorable William H. Hotchkiss, Superintendent of Insurance, at the close of his examination.

It is the last word in State supervision—impartial but just—constructed on the sound theory that it is as much the duty of a public official to commend fine public service as it is to denounce wrong-doing or inefficiency. The muckraker will find nothing interesting in it. You will. It is, therefore, printed below in full.

New York, Jan. 10, 1912.

Lawrence P. Kingsley
President.

(Copy of Memorandum filed at Albany, December 9, 1911, by Hon. Wm. H. Hotchkiss, Superintendent of Insurance.)

State of New York—Insurance Department

{ IN THE MATTER OF THE EXAMINATION
OF THE
NEW YORK LIFE INSURANCE COMPANY }

MEMORANDUM OF THE SUPERINTENDENT

It is thought proper to file with the report on the examination of the New York Life Insurance Company, dated November 21, 1911, the following memorandum:

The examination of this Company now completed, is the second since the enactment of the amendatory laws of 1906. It is even more complete and painstaking than was the examination of three years ago.

The New York Life is one of the great life insurance companies under the supervision of this department. As of December 31, 1910, such Company had assets approximating closely to \$650,000,000, outstanding insurance exceeding \$2,000,000,000, and an annual premium income of about \$80,000,000. It disbursed to policy-holders in 1910 over \$53,000,000. As of December 31 last, such Company held in reserve for its policy-holders—including deferred dividends—upwards of \$600,000,000, and in contingency and special funds for the protection of policy-holders, nearly \$18,000,000. **It does business generally in the United States and in 39 principal nations of the world.** It has approximately 996,000 policy-holders.

The mere recital of these figures indicates the magnitude of the task committed to the examiners, and gives emphasis to the fact that after an examination covering seven months, such examiners concluded:

"The final results of this examination show that the work of the Company is done efficiently and economically; its claims are paid promptly; its policy-holders are treated fairly; its dividends are apportioned and paid without discrimination; and the Company complies with the requirements of the law and the rulings of the supervising authorities in both the spirit and the letter."

The above statement should not be taken, however, as indicating that this Company and its work were in no respect found the subject of criticism. The fact worthy of note is that the criticisms made by the examiners have to do with minor details and do not concern the management, the observance by such management of the law, the Company's treatment of policy-holders, or matters of Company policy generally. **Indeed, the criticisms set forth in the report are so relatively unimportant as to be in effect negligible.**

The impression made by the examiners' report was considerably strengthened by a personal inspection of the Home Office of this Company made by me shortly after such report was completed. Evidences of economy, both in the number of employees and in the space occupied, as well as in the use of labor-saving devices of various kinds, were noticed. The efficient organism of this great institution, centering as it does in its so-called "office committee", was everywhere evident. **An almost over-scrupulous desire to comply with every statutory requirement or departmental regulation was also noted.** Indeed, for general Home Office efficiency, for watchfulness over the little things that go to increase a company's expense ratio, for accuracy of record and in accounting methods, and for a full observance of the law, **this Company is entitled, not merely to the commendation given it by the examiners, but to the official approval of this department here recorded.**

William H. Hotchkiss
Superintendent of Insurance.

Dated, Albany, December 9th, 1911.

PENNSYLVANIA RAILROAD



Going to Chicago?

One night to Chicago is what the Pennsylvania Special offers to the busy man. No time is lost from the business day. The banks and exchanges have been closed for an hour when the train leaves, and it reaches Chicago before they open the next morning.

An excellent dinner is served in a well appointed dining car.

The night may be passed according to the traveler's humor. He may work a while with a free stenographer at his elbow. He may read in the club or observation car or in his fitly lighted stateroom or berth. There is a club-like atmosphere in the smoke-room, where chat and smoke and refreshment combine to make the evening pass lightly.

In the berths and rooms there are clothes hangers, and the beds are comfortable in size and furnishing. The roadbed is solid, the cars steady, and the sleep is refreshing.

The morning bath and breakfast on the train fit a man for immediate work on arrival.

This is travel with all drawbacks eliminated.

The Pennsylvania Special leaves New York, Pennsylvania Station, 4.00 P. M., Hudson Terminal 3.55 P. M., and arrives Chicago 8.55 A. M.

GAVE HIM A SHOCK.

"Am I required to exchange wedding gifts in the department from which they were purchased?"

"Not at all," said the floor-walker. "Thank you. I would like to exchange a rose-jar for a frying-pan."—*Washington Herald.*

Shine on!
It not only gives a high, glowing, durable polish to all metals, but the polish.

Bar Keepers' Friend
It will shine on all metals, minerals or wood while cleaning them. See 1 lb. box. For sale by drug stores and dealers. Send 2c stamp for sample to George William Hoffman, 206 N. Washington St., Indianapolis, Ind.

WHAT DO WOMEN WANT?

Cash governs the house—
That's the usual plan—
Man governs the cash,
And baby governs the man.

Woman governs the baby,
And teaches it how to trot;
So, when you come to reckon it up,
It's Woman who governs the lot.
—*London Opinion.*

"Do you love me, darling?" she coaxed.

"Sweetheart, I love every hair on your bureau!" he fervently answered.
—*Gargoyle.*

"We surprised all our friends by getting married."

"Very good. Now surprise 'em by staying married."—*Wash. Herald.*

PUTTING IT UP TO HUBBY.



YOUNG WIFE.—My husband understands absolutely nothing about cooking. No matter what I make, he always takes it for something else!—*Fliegende Blätter.*

Sliced Oranges with a dash of Abbott's Bitters are appetizing and healthful. Sample of bitters by mail, 25 cts. in stamps. O. W. Abbott & Co., Baltimore, Md.

A SOUTHERN woman's maid, Clara, had a sweetheart who tired of her and fell into the habit of sending her all sorts of ridiculous excuses for not keeping his engagements with her. Finally the mistress advised the maid to dismiss the suitor and not to stand any more of his somewhat cavalier treatment.

One evening the maid rushed to the mistress and showed signs of great anger. "Missus," she burst out, "you know what dat wuthless feller done 'fome me?"

The woman thought it was one of the old stories, a broken ankle or some other improbability. She asked: "What, Nannie?"

"He done say," exploded the maid, "he cain't come see me 'cause he done pawn his pants!"—*Sunday Magazine.*

"It's hardly right," the enthusiast urged, "that men who just happen to have the money should be able to take Rembrandts and Van Dycks from countries that have had them for generations."

"That's so," agreed the Texan. "Those fellows just go over to Europe and buy 'em up, don't they? Why, say, not one in ten'll ever read 'em."—*Kansas City Star.*

THE PERFECTION OF QUALITY
IS ALWAYS FOUND IN

HUNTER BALTIMORE RYE

THE
AMERICAN GENTLEMAN'S
WHISKEY

GUARANTEED UNDER THE NATIONAL PURE
FOOD LAW

Sold at all first-class cafes and by jobbers
WM. LANAHAN & SON, Baltimore, Md.

EXPOSED.

SHE.—Anyhow, you must admit he is a well-read man. Did you notice his knowledge of Aristotle?

HE.—I did, and if you want my candid opinion, I don't believe he's ever been there.—*Sketch.*

RHEUMATISM
PROMPTLY RELIEVED BY
THE ENGLISH REMEDY
BLAIR'S PILLS
SAFE & EFFECTIVE 50c & \$1
DRUGGISTS
OR 65 HENRY ST. BROOKLYN, N.Y.

HER TOPIC.

Uncle Jack, who was visiting them for the Christmas holidays and was from the West, wished to talk to Elizabeth's father at his office. He could not find the telephone directory, and thus appealed to three-year-old Elizabeth for information regarding the 'phone number: "Elizabeth, what does mother ask for when she talks to daddy at his office?" he inquired.

Elizabeth was wise for her days. "Money," she lisped.—*Ladies Home Journal.*

ARTIST.—This is my painting, "Youth in the Melon Patch."

CRITIC.—But where are the melons?

ARTIST.—What a foolish question!

—*Toledo Blade.*

You're always sure of a light if you carry one of these Sportsman Vest Pocket Lighters with you. It's about the size and shape of a 30 U. S. Army Cartridge, handsomely nickel plated. A quick movement of the thumb produces a spark and the wick instantly ignites. No danger from accidental fires as when matches are used. Will last indefinitely. Price 50c., postage prepaid, or given with a year's subscription to the National Sportsman for \$1.10.

NATIONAL SPORTSMAN
75 Federal Street, Boston, Mass.

A SOCIAL

The rep...
York Life...
another pa...
foremost r...
service. V...
social servi...
thing for...
lies in teach...
what they l...
efficiently...
what a lif...
ing fear...
in saving...
be days of

The kind...
surance co...
case of the...
twenty-five...
death-losse...
dollars pay...
icy-holders...
twenty-five...
during the...
policies.

The Ne...
amined by...
State dur...
ported the...
done effici...
are paid...
treated fai...
and paid...
Company's...
the law au...
authorities

In 1910...
panies to...
new busin...
so change...
preceding...
omy with...
business...
Life has...
in 1912 it...
dred and

A p...
"Police!"...
He...
was the c...
"He...
"Ab...
"W...
"Oh...
scream."

"Ju...
with Mr...
novelist...
—fishing...
richer; b...
so good...
"C...
did, my

A SOCIAL SERVICE INSTITUTION.

The report of the operations of the New York Life Insurance Company, printed on another page, entitles the company to the foremost rank as an institution for social service. We sometimes get the idea that social service consists in giving people something for nothing; but true social service lies in teaching men to make a better use of what they have—enabling them to work more efficiently and spend more wisely. This is what a life insurance company does—in allaying fear, in protecting against disaster, and in saving money against the days which may be days of weakness or of want.

The kind of social service which a life insurance company does is indicated in the case of the New York Life by the nearly twenty-five million dollars paid in 1911 in death-losses, and in the twenty-eight million dollars paid in various forms to living policy-holders. Again it was indicated in the twenty-five millions loaned policy-holders during the year on the security of their policies.

The New York Life was thoroughly examined by the Insurance Department of the State during 1911, and the examiners reported that "the work of the Company is done efficiently and economically; its claims are paid promptly; its policy-holders are treated fairly; its dividends are apportioned and paid without discrimination; and the Company complies with the requirements of the law and the rulings of the supervising authorities both in the spirit and the letter."

In 1910 the law, limiting the largest companies to one hundred and fifty millions of new business during the calendar year, was so changed as to permit an increase over preceding years in proportion to the economy with which a company managed its business. Under this test the New York Life has steadily advanced its limit, until in 1912 it will be allowed to write one hundred and ninety-seven millions.

The aging of a cocktail is as necessary to perfect flavor as the aging of wine or whisky.

The delicious flavor and aroma of Club Cocktails

is due not alone to the precise blending of the choicest liquors obtainable, but to the fact that they are softened to mellowness by aging before bottling.

Manhattan, Martini and other standard blends, bottled, ready to serve through cracked ice.

Refuse Substitutes.
AT ALL DEALERS.

G. F. HEUBLEIN & BRO., Sole Props.
Hartford New York
London



Tobacco Habit Banished

DR. ELDERS' TOBACCO BOON BANISHES all forms of Tobacco Habits in 72 to 120 hours. A positive, quick and permanent relief. Easy to take. No craving for Tobacco after the first dose. One to three boxes for all ordinary cases. We guarantee results in every case or refund money. Send for our free booklet giving full information. Elders' Sanitarium, Dept 56 St. Joseph, Mo.

THE HOUR OF NEED.

A policeman in the northeast section of Washington heard loud cries of "Police! Murder!" coming from a house on his beat, and broke in.

He found a man beating his wife and he stopped the fight. The woman was the one who had been doing the screaming.

"How long has this been going on?" the policeman asked them.

"About half an hour," sobbed the woman, glaring at her husband.

"Well, why didn't you yell before? I heard nothing until a minute ago."

"Oh," replied the woman, "I was getting the best of it until I began to scream."—*Saturday Evening Post.*



AT CROSS PURPOSES.

RUDE BOY.—Say, Mister, why don't yer take yer legs down a right-of-way an' let 'em fight it out?—*Sydney Bulletin.*

Every lover of a good cocktail should insist that Abbott's Bitters be used in making it; insures your getting the very best.
O. W. Abbott & Co., Baltimore, Md.

CHEERING HIM UP.

"Just before his departure for Spain," said the magazine editor, "I dined with Mr. Howells in his Half Moon Street apartment in London. A popular novelist called after dinner. He told us all about his phenomenal sales. Then—fishing for compliments, you know—he sighed and said: 'I grow richer and richer; but, all the same, I think my work is falling off. My new work is not so good as my old.'"

"Oh, nonsense!" said Mr. Howells. "You write just as well as you ever did, my boy. Your taste is improving. That is all!"—*Christian Register.*

IL GRILLO

You like to go to Italy,
You weesh for veesit Roma?
All right, you com' an' seet weeth me
To-night w'en I am homa.
Dough mebbe so da weentra storm
Outsi' ees nevva quiet,
Da keetchen fire weell be warm
While we are seetin' by it;
An' eef so be you close your eyes
You easy can pretanda
You are beneath da sunny skies
Da smile upon my landa.
An' pretta soon, so sweet, so clear,
W'en evratheeng ees still, Oh!
W'at pretta song ees dees you hear?
Il grillo, Oh! il grillo!

Ha! nevva mind da snow,
An' how da weend ees blow:
"Hoo-woo! hoo-woo! hoo-wee!"
For heer eet's warm, an' Oh!
Il grillo seenga so:
"Cher-ree! cher-ree! cher-ree!"

How comes he to dees colda clime
To seeng so far from homa?
I catch heem manny, manny time
W'en I am boy een Roma.
I catch heem een da fields an' tak'
Heem back eento da ceety,
Where reecha peopla try to mak'
Deir gardens fine an' pritty.
Dey are so glad for hear heem seeng
Dey no can gat too manny,
An' so for evra wan I breeng
Dey geeva me a penny.
Dough here hees song ees justa same,
Hees name I no can speak it—
Eh? w'at you call hees Anglaice name?
Ah! "creecket," yes, "da creecket."

'Sh! nevva mind da snow
An' how da weend ee blow:
"Hoo-woo! hoo-woo! hoo-wee!"
For here eet's warm, an' Oh!
Il grillo seenga so:
"Cher-ree! cher-ree! cher-ree!"
—*Catholic Standard and Times.*

For "Old Time's Sake"



treat yourself to

Old Overholt Rye

"Same for 100 years"

Bottled in bond—matured in charred oak barrels under government supervision—has a rare flavor—aromatic bouquet—worth asking for—by name

A. Overholt & Co.
Pittsburgh, Pa.

THE course of true peace never did run smooth!—*New York Evening Post.*

HENRY LINDENMEYER & SONS

PAPER WAREHOUSE,

22, 24 and 26 Bleeker Street.
BRANCH WAREHOUSE: 30 Beekman Street, NEW YORK.
All kinds of Paper made to order.

Laugh and Grow Fat!

Take PUCK and Laugh!

There's No Magic About It

It's a Plain Business Proposition when you

SUBSCRIBE FOR

PUCK

The Foremost and Most Widely Quoted Humorous Weekly

As a Home Paper PUCK will please you

- It is funny, but neither vulgar nor suggestive.
- It is attractive pictorially, because its artists are among the best.
- It is of serious interest, because its cartoons form a political history of the times.
- It is not a juvenile publication, but it is better for children than the comic supplements of the Sunday newspapers.

Published Every Wednesday.

10c. per Copy. \$5.00 Yearly.

If your newsdealer does n't handle PUCK, ask him to order it for you.



Tell Your Newsdealer

PUCK
NEXT WEEK.

PUCK, New York

Enclosed find ten cents for which send me a liberal package of sample copies of PUCK.

Name
Address

Since the decision rendered by the United States Supreme Court, it has been decided by the Monks hereafter to bottle

CHARTREUSE

(Liqueur Pères Chartreux)

both being identically the same article, under a combination label representing the old and the new labels, and in the old style of bottle bearing the Monks' familiar insignia, as shown in this advertisement.

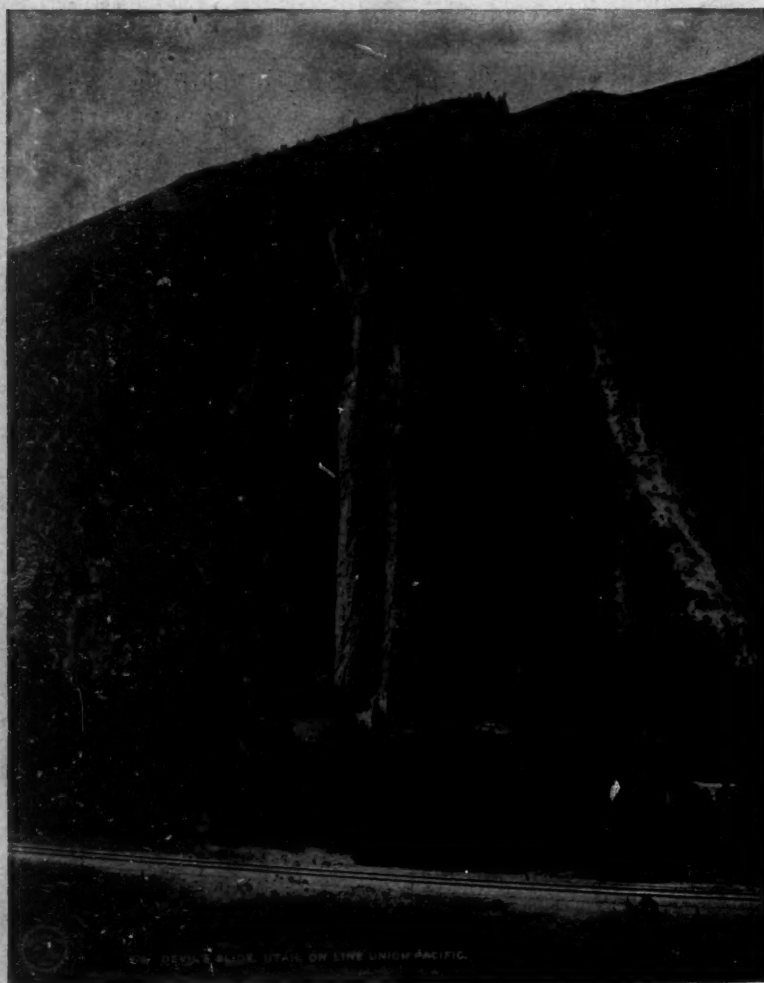
According to the decision of the U. S. Supreme Court, handed down by Mr. Justice Hughes on May 29th, 1911, no one but the Carthusian Monks (Pères Chartreux) is entitled to use the word CHARTREUSE as the name or designation of a Liqueur, so their victory in the suit against the Cusenier Company, representing M. Henri Lecouturier, the Liquidator appointed by the French Courts, and his successors, the Compagnie Fermière de la Grande Chartreuse, is complete.

The Carthusian Monks (Pères Chartreux), and they alone, have the formula or recipe of the secret process employed in the manufacture of the genuine Chartreuse, and have never parted with it. There is no genuine Chartreuse save that made by them at Tarragona, Spain.

At first-class Wine Merchants, Grocers, Hotels, Cafés.
Bijler & Co., 45 Broadway, New York, N. Y.
Sole Agents for United States.



"SEE AMERICA FIRST."



Courtesy of
Union Pacific Lines.

DEVIL'S SLIDE, UTAH.

GREAT BEAR SPRING WATER.
"Its Purity Has Made It Famous."
50c. per case of 6 glass stoppered bottles.

A WISE OLD MAN.

Three aged Yankees wanted to go from Portland, Maine, to St. Louis, but got on a wrong train and missed connections. Cy Warman, the author, found them. The men were between ninety and a hundred, and had with them a lady aged ninety-two, the wife or the sister of one of them. Warman expressed regret that they had been misdirected.

"It's all right," said the older man. "There's jist two things I never worry about—things I can help and things I can't."—*Saturday Evening Post.*

THE GENTLER SEX.

Here is a little scheme which a wife tried on a good—but rather tight—husband when she wanted a particular something for Christmas. One night, when he was comfortably seated after dinner smoking his pipe, she brought out a bundle of papers and said she had hesitated for a long time whether or not to read him some letters she had received. He pricked up his ears, seemed interested, and she took the rubber band from the package, telling him he must promise not to ask who the writer was until she had finished, and then not to go gunning for her correspondent. He promised, and she began to read:

"My own darling," she began, "I think of you all day and dream of you by night. Wherever I go you are with me, and I live for you alone. The other night when I discovered that you loved me—" At this point her husband's pipe went out and he sat up very straight.

"What?" he said, rising with a red face, "who the—" "

"Now," said his wife, "you promised to wait until the end—to be quiet until I had finished."

"But—" said her husband.

She continued to read, "Your eyes are my sun, your mouth is the mouth of dreams, your lips—" "

"Well, I'll be—" said her husband, furiously.

"I dream of a day when you'll be mine and mine alone," read on his wife, calmly, "and I long for the day when I can call you—" "

"Stop that!" shrieked the irate husband. "Who wrote that rot? Just let me get my hands on him!"

"You've got your hands on him now, dear," said his wife, sweetly; "you wrote these letters when we were engaged."

He sat down and lighted his pipe. "What did you say you wanted for Christmas?" he asked.—*St. Paul Dispatch.*



Most Inviting Cruises

The most popular sea trips this winter are Southern Cruises to the American Mediterranean, that romantic region reached by the big, fast, comfortable steamers of the

Atlantic, Gulf and West Indies Steamship Lines

Direct Sailings to Porto Rico, Bahamas, Cuba, Texas, Florida, Old Mexico and San Domingo.

Write for AGWI NEWS, a beautifully illustrated free magazine full of helpful travel information, and describing the cruises of the following steamship lines:

Clyde Line TO FLORIDA. Daily except Sunday, calling at Charleston, Brunswick and Jacksonville, with connections for all leading Southern resorts. "The best way South." From Pier 36, North River, New York.

Mallory Line TO TEXAS, all points South-west and Pacific coast. Exciting water route trip to Galveston, Key West, Tampa, St. Petersburg and Mobile. Only route New York to Texas without change. From Pier 45, North River, New York.

Porto Rico Line Delightful 16-day cruise to and around the "Island of Enchantment." \$110, covering all expenses, touching at principal ports. Send for booklet and information about sailings, rates, etc. General Offices, 11 Broadway, New York.

Ward Line Luxurious twin-screw steamships especially built for tropical travel to Bahamas (Nassau), Havana, Cuba, Mexico, and Yucatan, with rail connections to all important interior cities. Write for booklet. General Offices, Pier 14, East River, New York.

OR ASK ANY OF THESE AGWI TOUR BUREAUS:

Philadelphia, 761 Chestnut Street
New York, 290 Broadway

Chicago, 506 Commercial National Bank Building
Boston, 192 Washington Street

Walk, — You, Walk!

THIS is the poem that you read in PUCK years ago and have been looking for ever since.

We have now issued

**"WALK,
— YOU,
WALK!"**

as a *Booklet*, in large, readable type, with the original illustrations, at **Ten Cents per Copy.**

Admirers of this famous poem will appreciate the opportunity to secure copies in handy pocket form.



Address **PUCK**, 295-309 Lafayette Street, New York

**It's Hard
to Tell**

what one likes most in

**Evans'
Ale**

it pleases so many senses. In fact, it is not any one thing, but a combination of things produced by luscious malt, fragrant hops and pure spring water. A beverage that delights and satisfies. Ideal for Home Comfort.

Order dozen bottles NOW from nearest dealer.
C. H. EVANS & SONS, Hudson, N. Y.



THE APPROPRIATE TIPPLE.

Colonel Hal Corbett, of Paducah, Kentucky, met a party of fellow and supposedly convivial Kentuckians at a hotel in New York, and invited them in to have something.

They sat down at a table and the Colonel called a waiter over. The first man ordered vichy and milk. The Colonel gave a start of surprise, but said nothing, of course. The second man took a seltzer lemonade, and the third thought he wanted a little mineral water. Finally the waiter reached Colonel Corbett.

"Waiter," he roared, "bring me a quart of bluing!"—*Saturday Evening Post.*

**HOLLAND
HOUSE**
NEW YORK CITY

Offers, at moderate rates, substantial comforts with the elegance, luxury and entertainment demanded by connoisseurs as the best in Hotel-life.

Holland House, Fifth Ave. and 30th St.



THE MOST MAGNIFICENT WINTER RESORT HOTEL

Situated in the most picturesque middle-south
Accessible from New York via Railroad and Steamship Lines.

Opens January 12th

18-HOLE GOLF COURSE. MILES OF AUTOMOBILE ROADS.

Indoor Recreations

Unexcelled Cuisine and Service

Booklets and reservations, address

HOLLAND HOUSE

5th Ave. and 30th St. New York City



Hampton Terrace
AUGUSTA, GA.

SUNNY BROOK

THE
PURE FOOD
WHISKEY

Is Medicinally
PURE!

ACCEPT NO SUBSTITUTE

For Sale Everywhere



AT THE SKINFLINT'S BOARDING-HOUSE.



HOSTESS.—How do you find the meat, Mr. Jones?

JONES.—Only by the greatest perseverance!

—London Opinion.



FOR SALE—PUCK'S ORIGINALS



WING to the many requests for the original drawings of pictures that have appeared in PUCK, the Publishers have decided to place them all on sale.

These drawings by PUCK'S artists are in various methods,—pen-and-ink, "wash," crayon, pencil, etc. The original drawing is from three to four times as large as the printed reproduction.

PUCK has a large selection of these drawings by his representative artists framed and on exhibition in his own art-gallery, Puck Building, Lafayette and Houston Streets, where you are cordially invited to inspect them at any time.

The prices vary. PUCK will gladly quote price on any drawing you may select. Refer us to it by giving page and number of publication in which it appeared. Price will include express charges to destination.

This is an opportunity which many of the admirers of PUCK'S artists have long sought.

These Drawings Make Unique Wedding or Birthday Gifts.

Address PUCK, 295-309 Lafayette Street, New York



ALADDIN AND HIS WONDERFUL LAMP.

THE AMERICAN NEWSPAPER OFFICE.



WHEN ROOSEVELT IS OUT OF POLITICS.

WHEN ROOSEVELT IS BACK IN POLITICS.